



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name [BANNER CORPORATION](#)

City/State [WALLA WALLA, WA](#)

Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [16,360,809](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

BANNER CORPORATION
10 SOUTH FIRST AVENUE
WALLA WALLA, WA 99362

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019												
Average assets (\$000)	16,822,834			15,917,633			16,147,531			13,901,681			11,972,831												
Net income (\$000)	140,998			151,121			201,048			115,928			146,278												
Number of BHCs in peer group	132			132			130			128			125												
Earnings and Profitability:																									
Percent of Average Assets																									
Net interest income (tax equivalent)	3.18	2.79	80	3.20	2.65	82	3.13	2.60	84	3.52	2.77	89	3.99	3.01	90										
+ Non-interest income	0.50	0.94	27	0.60	1.09	26	0.58	1.04	26	0.71	1.21	28	0.68	1.32	20										
- Overhead expense	2.21	2.18	57	2.42	2.21	69	2.36	2.17	67	2.69	2.57	67	2.99	2.69	69										
- Provision for credit losses	0.03	0.10	25	-0.24	-0.12	24	-0.21	-0.09	21	0.46	0.51	47	0.08	0.15	34										
+ Securities gains (losses)	0	0	87	0.01	0.01	69	0	0.01	64	0.01	0.02	51	0	0.01	49										
+ Other tax equivalent adjustments	0	0	48	-0.30	0	0	-0.28	0	0	0	0	48	0	0	6										
= Pretax net operating income (tax equivalent)	1.44	1.46	54	1.32	1.76	15	1.30	1.66	21	1.08	1.04	48	1.60	1.56	52										
Net operating income	1.12	1.10	55	1.27	1.34	48	1.25	1.26	51	0.83	0.81	47	1.22	1.19	48										
Net income	1.12	1.10	55	1.27	1.34	48	1.25	1.26	51	0.83	0.82	46	1.22	1.19	48										
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18			1.17											
Percent of Average Earning Assets																									
Interest income (tax equivalent)	3.58	3.36	66	3.62	3.12	80	3.54	3.06	80	4.10	3.55	82	4.88	4.41	79										
Interest expense	0.11	0.35	11	0.17	0.26	32	0.16	0.25	31	0.29	0.52	18	0.52	1.08	11										
Net interest income (tax equivalent)	3.47	3.01	80	3.45	2.85	83	3.38	2.80	83	3.81	3.01	89	4.36	3.33	88										
Losses, Allowance, and Past Due + Nonaccrual																									
Net loan and lease losses / Average loans and leases	-0.02	0.09	5	0.03	0.12	25	0.02	0.11	25	0.05	0.27	17	0.07	0.21	30										
Earnings coverage of net loan and lease losses (X)	-103.56	36.38	15	68.17	26.30	82	103.23	39.72	80	38.45	22.91	81	32.59	24.40	75										
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.38	1.17	77	1.52	1.32	72	1.45	1.23	73	1.69	1.58	67	1.08	0.83	79										
Allowance for loan and lease losses / Total loans and leases	1.37	1.15	76	1.51	1.30	72	1.44	1.20	73	1.65	1.55	65	1.06	0.81	79										
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.14	0.39	14	0.27	0.58	18	0.25	0.49	21	0.33	0.71	15	0.40	0.57	33										
30-89 days past due loans and leases / Total loans and leases	0.15	0.33	36	0.08	0.29	12	0.13	0.32	26	0.12	0.39	16	0.21	0.43	25										
Liquidity and Funding																									
Net noncore funding dependence	-7.32	5.89	9	-16.94	-3.31	12	-15.86	-2.33	12	-5.98	3.20	25	6.24	14.45	26										
Net short-term noncore funding dependence	-7.49	0.87	15	-17.27	-9.17	21	-16.12	-7.71	23	-6.68	-4.76	38	4.43	3.38	44										
Net loans and leases / Total assets	59.75	63.09	37	54.95	58.81	37	53.85	58.67	35	66.18	61.58	60	74.70	63.77	78										
Capitalization																									
Tier 1 leverage ratio	9.06	9.22	47	8.79	9.07	45	8.76	8.98	50	9.50	9.13	66	10.71	9.76	76										
Holding company equity capital / Total assets	8.61	9.68	30	10.02	10.79	37	10.06	10.71	40	11.09	11.16	47	12.65	12.43	53										
Total equity capital (including minority interest) / Total assets	8.61	9.81	27	10.02	10.91	36	10.06	10.82	38	11.09	11.29	44	12.65	12.57	51										
Common equity tier 1 capital / Total risk-weighted assets	11.27	11.79	46	11.37	12.64	31	11.54	12.42	38	11.25	12.38	35	10.63	12.17	27										
Net loans and leases / Equity capital (X)	6.94	6.64	57	5.48	5.47	53	5.35	5.53	48	5.97	5.58	58	5.91	5.21	69										
Cash dividends / Net income	32.38	31.93	50	28.72	27.22	54	28.65	28.27	51	38.16	42.30	45	63.92	33.12	93										
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02											
Growth Rates																									
Assets	-1.67	6.04	25	13.63	9.51	71	11.80	10.50	68	19.26	16.68	62	6.17	9.26	51										
Equity capital	-15.50	-3.83	23	1.25	7.52	18	1.44	7.46	23	4.53	6.99	41	7.81	10.49	51										
Net loans and leases	6.93	14.48	26	-10.21	-0.66	9	-9.03	3.36	8	5.65	9.07	42	7.49	9.10	60										
Noncore funding	-18.54	36.20	13	-6.61	-21.64	72	-6.83	-14.79	65	-44.30	-12.18	11	-21.32	6.59	13										
Parent Company Ratios																									
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36										
Long-term debt / Equity capital	7.02	11.91	46	5.91	10.65	43	5.83	10.95	43	5.89	13.56	40	0	13.04	13										
Equity investment in subsidiaries / Equity capital	107.49	104.01	70	107.48	103.15	77	106.84	103.22	75	105.36	102.81	68	106.42	103.22	71										
Cash from ops + noncash items + op expense / Op expense + dividends	152.65	118.32	66	167.92	155.61	64	157.89	154.48	59	112	147.24	37	207.44	190.27	63										

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	321,466	340,802	445,731	466,360	471,473	-5.67	14.28
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	312,811	325,038	424,602	439,476	447,687	-3.76	12.85
Tax-exempt income on loans and leases.....	8,655	15,764	21,129	26,884	23,786	-45.10	110.02
Estimated tax benefit on income on loans and leases.....	3,115	3,782	5,069	5,442	7,076	-17.62	154.11
Income on loans and leases (tax equivalent).....	324,581	344,584	450,800	471,802	478,549	-5.80	14.88
Investment interest income (tax equivalent).....	78,702	53,512	74,873	52,926	51,428	47.07	188.32
Interest on balances due from depository institutions.....	7,507	1,224	1,955	907	1,645	513.32	1815.05
Interest income on other earning assets.....	3,944	1,456	2,044	1,887	2,893	170.88	234.80
Total interest income (tax equivalent).....	414,734	400,776	529,672	527,522	534,515	3.48	33.18
Interest on time deposits of \$250K or more	517	1,092	1,296	2,523	2,498	-52.66	38.24
Interest on time deposits < \$250K.....	2,000	3,852	4,783	10,481	13,905	-48.08	-56.32
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	3,984	4,442	5,691	12,011	21,227	-10.31	-5.35
Interest on other borrowings and trading liabilities.....	2,366	5,186	6,476	10,156	19,138	-54.38	-51.49
Interest on subordinated debt and mandatory convertible securities	4,036	4,021	5,363	2,674	0	0.37	
Total interest expense.....	12,903	18,593	23,609	37,845	56,768	-30.60	-8.09
Net interest income (tax equivalent).....	401,831	382,183	506,063	489,677	477,747	5.14	35.13
Non-interest income.....	63,048	71,701	93,729	98,314	81,753	-12.07	-3.41
Adjusted operating income (tax equivalent)	464,879	453,884	599,792	587,991	559,500	2.42	28.20
Overhead expense.....	278,866	288,673	380,511	373,858	357,617	-3.40	14.08
Provision for credit losses.....	3,660	-28,145	-33,388	64,316	10,000		-39.00
Securities gains (losses)	473	618	482	1,012	33	-23.46	105.65
Other tax equivalent adjustments	0	-36,031	-45,546	0	-51		
Pretax net operating income (tax equivalent).....	182,074	157,943	210,220	150,829	191,917	15.28	61.97
Applicable income taxes	33,353	36,031	45,546	26,525	36,854	-7.43	-6.05
Tax equivalent adjustments	7,723	-29,209	-36,374	8,376	8,785		198.42
Applicable income taxes (tax equivalent).....	41,076	6,822	9,172	34,901	45,639	502.11	7.84
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	140,998	151,121	201,048	115,928	146,278	-6.70	89.71
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	140,998	151,121	201,048	115,928	146,278	-6.70	89.71
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	140,998	151,121	201,048	115,928	146,278	-6.70	89.71
Investment securities income (tax equivalent).....	78,702	53,512	74,873	52,926	51,428	47.07	188.32
US Treasury and agency securities (excluding mortgage-backed securities)	1,815	782	1,110	1,523	3,317	132.10	31.62
Mortgage-backed securities	48,486	32,503	45,723	31,792	38,640	49.17	177.49
All other securities	28,401	20,227	28,040	19,611	9,471	40.41	236.30
Cash dividends declared.....	45,652	43,402	57,602	44,235	93,495	5.18	-21.62
Common	45,652	43,402	57,602	44,235	93,495	5.18	-21.62
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

Percent of Average Assets

Interest income (tax equivalent).....
 Less: Interest expense.....
 Equals: Net interest income (tax equivalent).....
 Plus: Non-interest income.....
 Equals: adjusted operating income (tax equivalent).....
 Less: Overhead expense.....
 Less: Provision for credit losses.....
 Plus: Realized gains (losses) on held-to-maturity securities.....
 Plus: Realized gains (losses) on available-for-sale securities.....
 Plus: other tax equivalent adjustments.....
 Equals: Pretax net operating income (tax equivalent).....

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Interest income (tax equivalent).....	3.29	3.12	66	3.36	2.90	80	3.28	2.85	81	3.79	3.27	84	4.46	4	82
Less: Interest expense.....	0.10	0.33	11	0.16	0.24	33	0.15	0.23	30	0.27	0.48	20	0.47	0.98	11
Equals: Net interest income (tax equivalent).....	3.18	2.79	80	3.20	2.65	82	3.13	2.60	84	3.52	2.77	89	3.99	3.01	90
Plus: Non-interest income.....	0.50	0.94	27	0.60	1.09	26	0.58	1.04	26	0.71	1.21	28	0.68	1.32	20
Equals: adjusted operating income (tax equivalent).....	3.68	3.77	48	3.80	3.80	59	3.71	3.70	56	4.23	4.04	65	4.67	4.41	67
Less: Overhead expense.....	2.21	2.18	57	2.42	2.21	69	2.36	2.17	67	2.69	2.57	67	2.99	2.69	69
Less: Provision for credit losses.....	0.03	0.10	25	-0.24	-0.12	24	-0.21	-0.09	21	0.46	0.51	47	0.08	0.15	34
Plus: Realized gains (losses) on held-to-maturity securities.....	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities.....	0	0	87	0.01	0.01	69	0	0.01	63	0.01	0.02	51	0	0.01	49
Plus: other tax equivalent adjustments.....	0	0	48	-0.30	0	0	-0.28	0	0	0	0	48	0	0	6
Equals: Pretax net operating income (tax equivalent).....	1.44	1.46	54	1.32	1.76	15	1.30	1.66	21	1.08	1.04	48	1.60	1.56	52

Less: Applicable income taxes (tax equivalent).....
 Less: Minority interest.....
 Equals: Net operating income.....

0.33	0.34	47	0.06	0.41	1	0.06	0.38	2	0.25	0.23	56	0.38	0.36	55
0	0	43	0	0	41	0	0	40	0	0	42	0	0	36
1.12	1.10	55	1.27	1.34	48	1.25	1.26	51	0.83	0.81	47	1.22	1.19	48

Plus: Net extraordinary items.....
 Equals: Net income.....
 Memo: Net income (last four quarters).....
 Net income-BHC and noncontrolling (minority) interest.....

0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
1.12	1.10	55	1.27	1.34	48	1.25	1.26	51	0.83	0.82	46	1.22	1.19	48
1.13	1.10	60	1.22	1.30	44	1.25	1.26	51	0.83	0.82	46	1.22	1.19	48
1.12	1.11	54	1.27	1.35	47	1.25	1.27	51	0.83	0.83	46	1.22	1.20	48

Margin Analysis

Average earning assets / Average assets.....
 Average interest-bearing funds / Average assets.....
 Interest income (tax equivalent) / Average earning assets.....
 Interest expense / Average earning assets.....
 Net interest income (tax equivalent) / Average earning assets.....

91.80	92.93	33	92.74	93.09	45	92.72	93.08	47	92.45	92.32	54	91.46	91.05	57
49.49	60.58	9	50.41	61.98	8	50.25	61.99	7	51.55	64.06	7	54.54	65.57	11
3.58	3.36	66	3.62	3.12	80	3.54	3.06	80	4.10	3.55	82	4.88	4.41	79
0.11	0.35	11	0.17	0.26	32	0.16	0.25	31	0.29	0.52	18	0.52	1.08	11
3.47	3.01	80	3.45	2.85	83	3.38	2.80	83	3.81	3.01	89	4.36	3.33	88

Total loans and leases (tax equivalent).....
 Interest-bearing bank balances.....
 Federal funds sold and reverse repos.....
 Trading assets.....
 Total earning assets.....

4.59	4.24	78	4.65	4.07	81	4.64	4.01	82	4.66	4.27	72	5.32	5.09	72
0.84	0.79	55	0.12	0.13	43	0.14	0.14	53	0.28	0.27	57	2.82	2.04	85
1.31	1.05	66	0.37	0.25	76	0.37	0.25	77		0.68		1.55	2.44	16
0	0.57	26	0	0.45	26	0	0.45	26	0	0.60	23	0	0.99	21
3.51	3.33	66	3.56	3.09	80	3.48	3.04	77	4.04	3.51	82	4.80	4.36	77

Investment securities (tax equivalent).....
 US Treasury and agency securities (excluding mortgage-backed securities).....
 Mortgage-backed securities.....
 All other securities.....

2.35	1.96	82	2.07	1.77	73	2.07	1.77	72	2.30	2.25	55	2.88	2.76	65
11.49	1.38	99	3.48	1.23	97	3.81	1.14	98	1.46	1.75	35	4.99	2.32	95
2.05	1.87	68	1.68	1.55	63	1.71	1.57	65	2.27	2.05	70	2.74	2.61	66
2.90	2.89	54	2.52	2.85	40	2.55	2.81	42	2.76	3.24	33	3.29	4.06	30

Interest-bearing deposits.....
 Time deposits of \$250K or more.....
 Time deposits < \$250K.....
 Other domestic deposits.....
 Foreign deposits.....

0.11	0.35	9	0.17	0.22	39	0.16	0.21	38	0.38	0.53	33	0.65	1.10	16
0.40	0.61	23	0.75	0.70	61	0.68	0.66	55	1.32	1.42	40	1.40	1.96	11
0.44	0.58	39	0.74	0.67	62	0.70	0.62	62	1.25	1.36	38	1.39	1.82	23
0.07	0.31	4	0.09	0.16	33	0.08	0.15	32	0.22	0.36	22	0.46	0.93	15
	0.52			0.12			0.14			0.42			1.19	

Federal funds purchased and repos.....
 Other borrowed funds and trading liabilities.....
 All interest-bearing funds.....

0.13	0.88	12	0.21	0.18	75	0.19	0.17	75	0.38	0.62	38	0.27	1.86	11
0.88	1.55	21	2.29	1.29	83	2.28	1.27	83	1.84	1.50	67	2.50	2.38	60
0.21	0.54	12	0.31	0.38	44	0.29	0.37	45	0.53	0.74	30	0.87	1.49	15

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019			
Non-interest Income and Expenses												
Total non-interest income		63,048		71,701		93,729		98,314		81,753		
Fiduciary activities income		0		0		0		0		0		
Service charges on deposit accounts - domestic		17,592		13,735		19,162		15,203		18,023		
Trading revenue.....		864		1,048		1,663		2,367		3,031		
Investment banking fees and commissions.....		1,845		2,379		3,104		1,952		1,651		
Insurance activities revenue.....		0		0		0		0		0		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		2,452		629		1,106		-294		1,830		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		7,197		31,235		39,366		51,976		21,302		
Other non-interest income.....		33,098		22,675		29,328		27,110		35,916		
Total overhead expenses		278,866		288,673		380,511		373,858		357,617		
Personnel expense.....		162,521		160,278		210,430		212,861		201,130		
Net occupancy expense.....		34,678		34,956		47,599		48,834		47,167		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		4,200		4,997		6,571		7,732		8,151		
Other operating expenses.....		77,467		88,442		115,911		104,431		101,169		
Fee income on mutual funds and annuities.....		567		580		773		655		704		
Memoranda												
Assets under management in proprietary mutual funds and annuities		0		0		0		0		0		
Number of equivalent employees		1,901		1,981		1,948		2,137		2,198		
Average personnel expense per employee.....		85.49		80.91		108.02		99.61		91.51		
Average assets per employee.....		8,849.47		8,035.15		8,289.29		6,505.23		5,447.15		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	0.90	2.43	34	0.81	2.14	37	0.82	2.17	38	0.67	2.02	36
Overhead expenses / Net Interest Income + non-interest income	61	58.02	62	64.57	58.85	73	64.43	59.28	70	64.50	62.28	62
Percent of Average Assets												
Total overhead expense	2.21	2.18	57	2.42	2.21	69	2.36	2.17	67	2.69	2.57	67
Personnel expense.....	1.29	1.20	63	1.34	1.23	65	1.30	1.21	67	1.53	1.30	72
Net occupancy expense.....	0.27	0.22	70	0.29	0.24	74	0.29	0.23	76	0.35	0.26	83
Other operating expenses.....	0.65	0.73	45	0.78	0.72	69	0.76	0.72	66	0.81	0.94	54
Overhead less non-interest income	1.71	1.22	88	1.82	1.08	93	1.78	1.10	94	1.98	1.25	86
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	59.99	57.55	61	63.60	58.34	72	63.44	58.83	69	63.58	61.82	62
Personnel expense.....	34.96	31.86	64	35.31	32.89	64	35.08	32.93	62	36.20	32.36	71
Net occupancy expense.....	7.46	5.98	77	7.70	6.26	74	7.94	6.23	78	8.31	6.58	78
Other operating expenses.....	17.57	19.14	39	20.59	18.68	68	20.42	19.18	59	19.08	22.28	43
Total non-interest income	13.56	24.10	25	15.80	28.20	24	15.63	27.67	25	16.72	28.83	25
Fiduciary activities income	0	2.13	13	0	2.27	12	0	2.20	13	0	2.09	12
Service charges on domestic deposit accounts	3.78	3.30	55	3.03	3.25	43	3.19	3.27	48	2.59	3.27	36
Trading revenue.....	0.19	0.57	60	0.23	0.68	61	0.28	0.62	62	0.40	1.28	55
Investment banking fees and commissions.....	0.40	2.15	29	0.52	2.46	31	0.52	2.58	28	0.33	2.46	23
Insurance activities revenue.....	0	0.36	12	0	0.38	11	0	0.36	11	0	0.41	11
Venture capital revenue.....	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44
Net servicing fees	0.53	1.23	59	0.14	0.56	45	0.18	0.60	47	-0.05	0.01	27
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45
Net gain (loss) - sales of loans, OREO, and other assets	1.55	1.19	65	6.88	3.64	80	6.56	3.30	81	8.84	3.92	84
Other non-interest income.....	7.12	8.80	50	5	9.39	22	4.89	9.27	24	4.61	9.65	24
Overhead less non-interest income	46.42	32.79	91	47.80	29.67	94	47.81	30.52	95	46.86	31.93	84
Applicable income taxes / Pretax net operating income (tax equivalent).....	18.32	21.50	19	22.81	21.49	62	21.67	21.18	54	17.59	18.63	36
Applicable income tax + TE / Pretax net operating income + TE	22.56	23.57	38	4.32	23.11	2	4.36	22.67	3	23.14	21.18	63

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans	8,137,095	7,444,193	7,517,305	7,409,208	7,530,481	9.31	29.86	
Commercial and industrial loans	1,109,204	1,236,472	1,066,898	2,120,903	1,372,969	-10.29	-5.14	
Loans to individuals	116,317	98,582	97,704	113,944	144,916	17.99	-7.87	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	170,149	155,681	153,870	157,826	185,691	9.29	-3.31	
Other loans and leases	378,689	347,134	345,473	312,896	281,747	9.09	247.58	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	9,911,454	9,282,062	9,181,250	10,114,777	9,515,804	6.78	26.32	
Less: Allowance for loan and lease losses	135,918	139,915	132,099	167,279	100,559	-2.86	52.55	
Net loans and leases	9,775,536	9,142,147	9,049,151	9,947,498	9,415,245	6.93	26.02	
Debt securities that reprice or mature in over 1 year	3,604,487	3,393,914	3,716,274	2,396,713	1,593,419	6.20	140.77	
Mutual funds and equity securities	657	0	0	0	0		-88.24	
Subtotal	13,380,680	12,536,061	12,765,425	12,344,211	11,008,664	6.74	44.50	
Interest-bearing bank balances	548,869	1,808,547	1,775,839	922,284	73,376	-69.65	1009.10	
Federal funds sold and reverse repos	300,000	300,000	300,000	0	0	0.00		
Debt securities that reprice or mature within 1 year	524,932	500,473	444,074	347,687	194,232	4.89	419.06	
Trading assets	67,130	52,501	47,826	64,037	40,618	27.86	123.47	
Total earning assets	14,821,611	15,197,582	15,333,164	13,678,219	11,316,890	-2.47	57.00	
Non-interest-bearing cash and due from depository institutions	273,052	392,035	358,460	311,899	234,359	-30.35	42.01	
Premises, fixed assets, and leases	184,536	201,719	196,203	213,815	236,393	-8.52	18.86	
Other real estate owned	340	852	852	816	814	-60.09	-77.27	
Investment in unconsolidated subsidiaries	2,678	4,444	4,196	4,444	4,444	-39.74	-36.42	
Intangible and other assets	1,078,986	841,351	912,430	822,524	811,131	28.24	66.19	
Total assets	16,360,809	16,637,879	16,804,872	15,031,623	12,604,031	-1.67	56.67	
Quarterly average assets	16,748,357	16,400,882	16,837,224	14,802,236	12,407,516	2.12	62.53	
Average loans and leases (YTD)	9,418,512	9,877,127	9,714,191	10,120,404	8,996,477	-4.64	22.40	
Memoranda								
Loans held-for-sale	84,358	63,678	96,487	243,795	210,447	32.48	17.32	
Loans not held-for-sale	9,827,096	9,218,384	9,084,763	9,870,982	9,305,357	6.60	26.40	
Real estate loans secured by 1–4 family	1,714,039	1,279,918	1,268,142	1,401,591	1,596,744	33.92	17.37	
Commercial real estate loans	6,250,382	5,994,883	6,081,869	5,834,781	5,748,333	4.26	34.68	
Construction and land development	1,448,384	1,340,372	1,328,391	1,310,983	1,247,827	8.06	57.44	
Multifamily	761,366	602,559	677,478	613,102	610,284	26.36	112.23	
Nonfarm nonresidential	4,040,632	4,051,952	4,076,000	3,910,696	3,890,222	-0.28	20.18	
Real estate loans secured by farmland	172,674	169,392	167,294	172,836	185,404	1.94	4.93	
Total investment securities	4,130,076	3,894,387	4,160,348	2,744,400	1,787,651	6.05	157.52	
U.S. Treasury securities	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	18,903	27,531	26,043	105,965	45,543	-31.34	-78.67	
Municipal securities	749,422	707,497	734,647	674,516	284,365	5.93	142.82	
Mortgage-backed securities	2,712,454	2,661,492	2,923,781	1,731,181	1,443,703	1.91	133.81	
Asset-backed securities	374,661	206,624	206,434	9,419	8,126	81.33	1228.26	
Other debt securities	273,979	291,243	269,443	223,319	5,914	-5.93	2065.50	
Mutual funds and equity securities	657	0	0	0	0		-88.24	
Available-for-sale securities	2,996,173	3,446,575	3,638,993	2,322,593	1,551,557	-13.07	123.75	
U.S. Treasury securities	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	18,678	27,306	25,818	105,625	45,158	-31.60	-78.67	
Municipal securities	252,812	310,391	308,612	303,518	107,157	-18.55	120.52	
Mortgage-backed securities	2,077,593	2,612,561	2,830,236	1,682,262	1,386,752	-20.48	90.18	
Asset-backed securities	374,661	206,624	206,434	9,419	8,126	81.33	1228.26	
Other debt securities	272,429	289,693	267,893	221,769	4,364	-5.96	2469.60	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-185,830	18,190	20,498	26,874	1,711			
Available-for-sale securities appreciation (depreciation)	-437,368	3,059	-14,167	66,404	21,611			
Structured notes, fair value	374,661	0	203,052	0	1,003		124787.00	
Pledged securities	515,427	509,996	528,801	423,760	301,727	1.06	87.24	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	6,507,523	6,400,864	6,385,177	5,492,924	3,945,000	1.67	92.54
NOW, ATS and transaction accounts	1,856,244	1,799,657	1,947,414	1,569,435	1,280,003	3.14	94.27
Time deposits less brokered deposits < \$250K	561,005	663,592	657,615	718,256	734,056	-15.46	-27.46
MMDA and other savings accounts	5,148,555	5,113,102	5,155,711	4,589,617	3,703,235	0.69	65.92
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	14,073,327	13,977,215	14,145,917	12,370,232	9,662,294	0.69	71.38
Time deposits of \$250K or more	160,939	187,462	181,016	197,064	183,463	-14.15	3.56
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	234,006	247,358	264,490	184,785	118,474	-5.40	125.63
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	50,000	50,000	100,000	300,000	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	0	0	0	50,000	150,000		-100.00
Brokered deposits < \$250K	0	0	0	0	202,884		-100.00
Noncore funding	394,945	484,820	495,506	531,849	954,821	-18.54	-43.11
Trading liabilities	38,801	15,549	11,336	22,327	10,746	149.54	490.13
Subordinated notes and debentures + trust preferred securities	172,690	223,325	218,379	215,175	119,304	-22.67	77.52
Other liabilities	272,387	269,851	243,407	225,776	262,832	0.94	156.23
Total liabilities	14,952,150	14,970,760	15,114,545	13,365,359	11,009,997	-0.12	64.02
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	343	343	343	352	357	0.00	3.94
Common surplus	1,291,398	1,296,802	1,299,038	1,349,527	1,373,583	-0.42	6.27
Retained earnings	486,108	355,035	390,762	247,316	186,838	36.92	336.34
Accumulated other comprehensive income	-369,190	14,939	184	69,069	33,256		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,408,659	1,667,119	1,690,327	1,666,264	1,594,034	-15.50	6.15
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,408,659	1,667,119	1,690,327	1,666,264	1,594,034	-15.50	6.15
Total liabilities and capital	16,360,809	16,637,879	16,804,872	15,031,623	12,604,031	-1.67	56.67
Memoranda							
Non-interest-bearing deposits	6,507,523	6,400,864	6,385,177	5,492,924	3,945,000	1.67	92.54
Interest-bearing deposits	7,726,743	7,763,813	7,941,756	7,074,372	6,103,641	-0.48	49.77
Total deposits	14,234,266	14,164,677	14,326,933	12,567,296	10,048,641	0.49	66.70
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,690,327	1,666,264	1,666,264	1,594,034	1,478,595		
Accounting restatements	0	0	0	-11,215	0		
Net income	140,998	151,121	201,048	115,928	146,278		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-7,640	-52,734	-50,498	-24,061	5,225		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	85,200		
Less: Dividends declared	45,652	43,402	57,602	44,235	93,495		
Change in other comprehensive income	-369,374	-54,130	-68,885	35,813	26,152		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	-53,921		
Holding company equity capital, ending balance	1,408,659	1,667,119	1,690,327	1,666,264	1,594,034		

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	49.74	39.88	69	44.74	36.06	73	44.73	36.25	72	49.29	36.22	75	59.75	37.78	88
Commercial and industrial loans	6.78	11.23	27	7.43	11.11	28	6.35	10.76	25	14.11	13.52	56	10.89	12.02	46
Loans to individuals	0.71	3.58	33	0.59	3.60	30	0.58	3.36	31	0.76	3.40	34	1.15	4.20	38
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	1.04	0.19	91	0.94	0.21	89	0.92	0.18	90	1.05	0.19	91	1.47	0.24	90
Other loans and leases.....	2.31	4.52	35	2.09	4.26	33	2.06	4.47	30	2.08	4.63	28	2.24	5.01	30
Net loans and leases.....	59.75	63.09	37	54.95	58.81	37	53.85	58.67	35	66.18	61.58	60	74.70	63.77	78
Debt securities over 1 year.....	22.03	18.76	66	20.40	18.32	62	22.11	19.46	64	15.94	15.55	53	12.64	14.60	40
Mutual funds and equity securities	0	0.05	33	0	0.05	13	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal	81.78	83.05	27	75.35	78.17	31	75.96	79.22	29	82.12	78.16	61	87.34	79.65	73
Interest-bearing bank balances	3.35	3.61	58	10.87	9.37	65	10.57	8.50	65	6.14	7.51	41	0.58	3.06	17
Federal funds sold and reverse repos	1.83	0.52	87	1.80	0.53	87	1.79	0.54	86	0	0.82	26	0	1.57	25
Debt securities 1 year or less	3.21	1.71	79	3.01	1.51	81	2.64	1.56	78	2.31	1.68	72	1.54	1.91	58
Trading assets	0.41	0.59	70	0.32	0.58	63	0.28	0.49	64	0.43	1.01	55	0.32	1.19	61
Total earning assets.....	90.59	90.76	51	91.34	91.57	49	91.24	91.77	43	91	91.05	49	89.79	89.53	51
Non-interest cash and due from depository institutions.....	1.67	0.98	89	2.36	0.99	96	2.13	0.82	97	2.07	1.07	96	1.86	1.14	91
Other real estate owned.....	0	0.01	39	0.01	0.01	40	0.01	0.01	45	0.01	0.02	31	0.01	0.03	28
All other assets.....	7.74	8.19	41	6.30	7.39	38	6.63	7.35	41	6.93	7.82	38	8.35	9.27	38
Memoranda															
Short-term investments	8.40	6.75	71	15.68	12.31	70	15	11.47	69	8.45	11.17	44	2.12	7.63	27
U.S. Treasury securities.....	0	1.98	7	0	1.18	12	0	1.47	10	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities)	0.12	0.81	37	0.17	0.75	40	0.15	0.82	38	0.70	0.63	69	0.36	0.54	52
Municipal securities	4.58	1.69	84	4.25	1.70	82	4.37	1.73	80	4.49	1.69	82	2.26	1.34	72
Mortgage-backed securities	16.58	12.93	69	16	13.46	65	17.40	14.14	67	11.52	11.75	49	11.45	11.44	52
Asset-backed securities	2.29	0.85	81	1.24	0.47	80	1.23	0.50	80	0.06	0.32	62	0.06	0.28	63
Other debt securities	1.67	0.51	87	1.75	0.51	84	1.60	0.53	85	1.49	0.42	85	0.05	0.39	44
Loans held-for-sale.....	0.52	0.30	78	0.38	0.50	65	0.57	0.55	71	1.62	0.52	89	1.67	0.39	89
Loans held for investment	60.06	63.03	39	55.41	58.34	37	54.06	58.06	35	65.67	61.72	55	73.83	63.50	78
Real estate loans secured by 1–4 family	10.48	12.79	40	7.69	11.57	35	7.55	11.46	32	9.32	11.91	38	12.67	13.29	50
Revolving	3.41	1.52	87	2.84	1.44	81	2.80	1.42	79	3.32	1.66	81	4.17	2.07	80
Closed-end, secured by first liens	6.82	10.86	33	4.65	9.73	27	4.54	9.67	27	5.73	9.81	30	8.14	10.69	38
Closed-end, secured by junior liens	0.25	0.19	73	0.20	0.19	68	0.21	0.17	75	0.27	0.22	75	0.35	0.28	69
Commercial real estate loans	38.20	24.89	79	36.03	22.35	85	36.19	22.69	83	38.82	22.22	90	45.61	22.23	93
Construction and land development	8.85	3.92	87	8.06	3.40	90	7.90	3.34	90	8.72	3.40	92	9.90	3.44	94
Multifamily.....	4.65	3.87	69	3.62	3.32	64	4.03	3.57	67	4.08	3.12	70	4.84	3.01	79
Nonfarm nonresidential	24.70	15.73	80	24.35	14.65	83	24.25	14.57	82	26.02	14.72	86	30.86	14.69	94
Real estate loans secured by farmland.....	1.06	0.34	84	1.02	0.35	82	1	0.30	84	1.15	0.33	84	1.47	0.36	85

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	82.10	62.29	83	80.20	60.51	84	81.88	61.05	83	73.25	57.15	80	79.14	57.46	86
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	17.29	20.65	37	13.79	20	30	13.81	19.86	31	13.86	19.43	31	16.78	20.75	34
Real estate loans secured by 1–4 family.....	5.63	2.39	89	5.10	2.47	85	5.12	2.43	84	4.94	2.64	82	5.52	3.15	79
Revolving	11.67	18.01	28	8.69	17.35	23	8.69	17.24	23	8.92	16.59	24	11.26	17.39	29
Closed-end.....	63.06	38.12	91	64.59	37.13	92	66.24	37.86	93	57.69	34.63	89	60.41	33.52	92
Construction and land development.....	14.61	6.10	91	14.44	5.69	93	14.47	5.65	93	12.96	5.26	93	13.11	5.09	93
1–4 family.....	6.72	1.40	97	6.27	1.19	96	6.37	1.18	96	5.20	0.93	96	5.85	0.94	99
Other.....	7.89	4.62	80	8.17	4.46	84	8.10	4.40	83	7.76	4.19	84	7.27	4.02	80
Multifamily.....	7.68	5.86	71	6.49	5.41	66	7.38	5.78	69	6.06	4.96	68	6.41	4.69	71
Nonfarm nonresidential	40.77	24.30	85	43.65	24.45	92	44.39	24.56	91	38.66	22.93	89	40.88	22.15	92
Owner-occupied.....	18.75	8.11	92	19.22	8.31	93	19.54	8.29	92	16.54	7.68	90	16.61	7.72	89
Other.....	22.01	15.95	71	24.43	15.83	78	24.86	15.94	81	22.13	14.95	78	24.27	14.34	84
Real estate loans secured by farmland.....	1.74	0.55	84	1.82	0.61	81	1.82	0.54	83	1.71	0.54	83	1.95	0.55	84
Loans to depository institutions and acceptances of other banks.....	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	11.19	18.37	27	13.32	19.45	30	11.62	18.86	25	20.97	22.17	48	14.43	19.53	36
Loans to individuals	1.17	6.24	36	1.06	6.58	30	1.06	6.24	31	1.13	6.13	31	1.52	7.13	32
Credit card loans	0.18	0.53	63	0.19	0.51	66	0.20	0.53	65	0.18	0.65	65	0.23	0.81	61
Agricultural loans.....	1.72	0.31	90	1.68	0.38	88	1.68	0.34	90	1.56	0.32	90	1.95	0.37	90
Other loans and leases.....	3.82	8.16	37	3.74	8.42	36	3.76	8.75	36	3.09	9.09	28	2.96	9.85	28
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	507.16	411.16	67	486.94	383.43	75	483.45	391.81	69	489.95	381.27	73	544.20	391.26	73
Real estate loans secured by 1–4 family.....	106.83	133.66	37	83.72	124.74	34	81.56	126.06	32	92.68	125.03	35	115.39	138.18	44
Revolving	34.76	15.46	87	30.94	15.53	80	30.23	15.44	78	33.03	17.42	76	37.99	21.26	75
Closed-end.....	72.07	116.59	29	52.79	107.54	25	51.32	108.85	25	59.66	106.14	29	77.40	115.20	33
Commercial real estate loans	389.57	254.65	81	392.14	238.58	87	391.13	245.88	84	385.84	234.65	86	415.41	229.44	90
Construction and land development.....	90.27	39.81	89	87.68	36.07	91	85.43	35.95	90	86.69	35.62	90	90.18	34.95	92
1–4 family.....	41.53	9.02	96	38.07	7.44	96	37.59	7.42	96	34.80	6.34	96	40.21	6.61	98
Other.....	48.74	30.27	78	49.60	28.34	81	47.84	28.11	80	51.89	28.16	81	49.96	27.32	79
Multifamily.....	47.45	40.47	68	39.41	35.29	68	43.57	38.66	69	40.54	32.74	71	44.10	31.04	77
Nonfarm nonresidential	251.84	161.09	82	265.05	156.30	87	262.13	158.05	86	258.60	155.06	86	281.13	152.10	89
Owner-occupied.....	115.85	53.43	90	116.70	52.63	90	115.36	52.99	89	110.61	52.37	87	114.25	53.07	89
Other.....	135.99	105.96	64	148.35	100.99	73	146.77	102.54	74	148	100.54	70	166.89	97.41	79
Real estate loans secured by farmland.....	10.76	3.36	84	11.08	3.67	82	10.76	3.22	84	11.43	3.44	84	13.40	3.60	83
Loans to depository institutions and acceptances of other banks.....	0	0.26	33	0	0.20	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	69.13	115.08	31	80.88	116.17	33	68.61	114.45	27	140.25	139.91	51	99.22	122.02	41
Loans to individuals	7.25	35.47	34	6.45	36.56	31	6.28	34.55	33	7.53	37.47	34	10.47	43.51	34
Credit card loans	1.13	2.79	65	1.16	2.58	67	1.19	2.77	65	1.19	3.30	65	1.55	4.34	60
Agricultural loans.....	10.60	1.73	92	10.18	2.03	90	9.90	1.86	91	10.44	1.88	92	13.42	2.18	91
Other loans and leases.....	23.60	50.11	34	22.71	47.63	34	22.22	51.06	30	20.69	49.54	28	20.36	52.44	25
Supplemental															
Non-owner occupied CRE loans / Gross loans	44.74	30.74	80	45.96	29.25	85	47.26	30.07	86	42.35	27.32	85	44.53	26.45	87
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	276.38	205.31	73	279.03	187.63	81	279.03	195.33	78	283.28	183.76	83	306.21	178.57	84
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	392.23	262.15	81	395.72	244.92	87	394.39	252.85	84	393.88	240.85	87	420.46	236.10	90

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	8.40	6.75	71	15.68	12.31	70	15	11.47	69	8.45	11.17	44	2.12	7.63	27
Liquid assets	20.02	23.63	45	30.17	29.12	53	28.56	29.03	48	20.85	26.22	37	14.57	22.44	28
Investment securities	25.24	20.98	66	23.41	20.37	63	24.76	21.63	63	18.26	17.85	55	14.18	16.99	39
Net loans and leases	59.75	63.09	37	54.95	58.81	37	53.85	58.67	35	66.18	61.58	60	74.70	63.77	78
Net loans, leases and standby letters of credit	59.92	63.92	36	55.07	59.61	36	53.98	59.49	32	66.30	62.48	59	74.81	64.84	76
Core deposits	86.02	74.28	93	84.01	75.52	86	84.18	75.71	87	82.29	70.67	89	76.66	63.09	84
Noncore funding	2.41	12.30	8	2.91	10.15	13	2.95	10.30	14	3.54	14.13	9	7.58	19.36	16
Time deposits of \$250K or more	0.98	1.67	36	1.13	1.67	39	1.08	1.58	42	1.31	2.11	36	1.46	2.94	24
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	1.43	1.24	69	1.49	1.19	70	1.57	1.23	71	1.23	1.47	59	0.94	1.94	50
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	-0.40	0.58	10	-0.32	0.54	12	-0.21	0.54	15	1.23	0.54	72	0.94	0.48	62
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0	2.18	8	0.30	0.88	53	0.30	1	48	0.67	1.24	49	2.38	3.01	46
Earning assets that reprice within 1 year	27.79	35.71	31	26.44	38.80	19	29.30	37.37	29	26.85	39.38	20	27.86	39.29	17
Interest-bearing liabilities that reprice within 1 year	3.53	6.79	27	3.88	6.64	33	3.88	6.39	38	4.67	8.20	34	6.72	10.19	27
Long-term debt that reprices within 1 year	0	0.38	32	0	0.27	31	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	24.26	27.35	42	22.57	30.83	30	25.41	29.65	41	22.19	29.11	34	21.14	26.63	34
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-7.32	5.89	9	-16.94	-3.31	12	-15.86	-2.33	12	-5.98	3.20	25	6.24	14.45	26
Net short-term noncore funding dependence	-7.49	0.87	15	-17.27	-9.17	21	-16.12	-7.71	23	-6.68	-4.76	38	4.43	3.38	44
Short-term investment / Short-term noncore funding	369.63	112.63	91	588.58	304.29	81	545.43	273.46	80	285.10	184.19	78	35.41	77.77	42
Liquid assets - short-term noncore funding / Nonliquid assets	22.20	24.05	51	39.39	36.72	58	36.13	36.68	54	22.59	28.18	48	10.03	16.97	46
Net loans and leases / Total deposits	68.68	79.04	26	64.54	73.05	28	63.16	72.79	29	79.15	79.43	49	93.70	90.31	57
Net loans and leases / Core deposits	69.46	86.19	21	65.41	78.83	24	63.97	78.25	23	80.41	88.34	38	97.44	103.93	42
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-12.54	-10.05	34	1.29	0.50	81	1.42	0.12	86	1.96	1.57	65	0.13	0.72	31
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-29.51	-19.27	19	0.22	1.06	34	-0.98	-0.25	30	4.84	4.31	63	1.68	1.36	65
Structured notes appreciation (depreciation) / Tier 1 capital	-0.52	-0.47	30	0	0	0	-0.02	72	0	0.02	0	0	0	0	40
Percent of Investment Securities															
Held-to-maturity securities	27.44	26.09	48	11.50	13.65	55	12.53	14.28	56	15.37	11.38	63	13.21	12.67	60
Available-for-sale securities	72.55	71.92	51	88.50	84.59	44	87.47	83.77	44	84.63	87.23	36	86.79	85.40	41
U.S. Treasury securities	0	9.62	7	0	6.01	12	0	6.70	10	0	4.72	16	0	6.15	11
US agency securities (excluding mortgage-backed securities)	0.46	4.10	36	0.71	4.24	41	0.63	4.12	38	3.86	4.01	67	2.55	3.49	60
Municipal securities	18.15	8.02	79	18.17	8.38	78	17.66	8.22	79	24.58	9.83	79	15.91	7.75	76
Mortgage-backed securities	65.68	62.34	54	68.34	66.09	52	70.28	66.54	54	63.08	66.64	46	80.76	67.43	67
Asset-backed securities	9.07	4.33	76	5.31	2.45	75	4.96	2.50	76	0.34	1.91	60	0.45	1.66	65
Other debt securities	6.63	3.02	81	7.48	3.01	82	6.48	3.08	80	8.14	3.01	85	0.33	2.94	44
Mutual funds and equity securities	0.02	0.27	32	0	0.29	13	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less	12.71	9.28	72	12.85	8.18	76	10.67	7.78	70	12.67	10.55	68	10.87	11.86	59
Debt securities 1 to 5 years	14.69	20.14	43	19.42	17.39	57	20.68	18.25	60	26.55	17.03	72	37.82	17.94	81
Debt securities over 5 years	72.58	68.28	50	67.73	72.07	34	68.65	71.11	35	60.78	69.86	32	51.31	66.02	32
Pledged securities	12.48	31.26	19	13.10	33.37	22	12.71	32.26	25	15.44	35.67	25	16.88	30.57	33
Structured notes, fair value	9.07	0.20	96	0	0.06	41	4.88	0.11	95	0	0.02	42	0.06	0.03	87
Percent Change from Prior Like Quarter															
Short-term investments	-47.34	-40.81	52	324.69	64.27	93	98.42	27.98	87	374.56	183.32	82	26.49	26.69	61
Investment securities	6.05	11.76	50	47.64	32.48	69	51.59	31.36	78	53.52	23.62	84	-4.44	11.75	17
Core deposits	0.69	4.57	46	16.25	16.96	57	14.35	16.94	54	28.03	26.88	64	8.29	11.23	51
Noncore funding	-18.54	36.20	13	-6.61	-21.64	72	-6.83	-14.79	65	-44.30	-12.18	11	-21.32	6.59	13

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			3,633,752	3,308,497	3,091,358
Commit: Secured commercial real estate loans	1,533,622	1,138,212	1,270,936	1,027,603	1,033,882
Commit: Unsecured real estate loans	83,455	110,642	87,816	102,298	103,343
Credit card lines (reported semiannually, June/Dec)			161,642	179,286	170,953
Securities underwriting	0	0	0	0	0
Standby letters of credit	28,508	20,987	21,368	18,415	14,291
Commercial and similar letters of credit	0	0	462	0	7
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	51,419	40,325	40,064	0	0
Credit derivatives - notional amount (holding company as beneficiary)	1,342	1,575	1,517	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	52,761	41,900	41,580	0	0
Derivative Contracts					
Interest rate futures and forward contracts	40,503	198,141	154,586	283,414	310,215
Written options contracts (interest rate)	20,891	139,578	106,590	248,207	66,196
Purchased options contracts (interest rate)	0	0	0	78,554	0
Interest rate swaps	1,297,823	963,401	1,350,573	904,196	751,049
Futures and forward foreign exchange	200	160	74	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						21.62	22.78	53	22.01	22.01	56	24.53	23.52	60	
Standby letters of credit	0.17	0.66	18	0.13	0.66	8	0.13	0.65	9	0.12	0.71	11	0.11	0.84	10
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	50	0	0.02	20	0	0.02	36
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.31	0.27	66	0.24	0.24	69	0.24	0.24	69	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0.01	0.17	59	0.01	0.18	60	0.01	0.18	60	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.32	0.19	77	0.25	0.13	81	0.25	0.13	81	0	0.30	33	0	0.45	34
Derivative contracts	8.31	44.74	32	7.82	47.31	29	9.59	46.30	36	10.07	48.62	28	8.95	68.47	26
Interest rate contracts	8.31	32.78	34	7.82	35.15	30	9.59	32.46	38	10.07	34.36	31	8.95	47.31	27
Interest rate futures and forward contracts	0.25	3.53	60	1.19	4.39	67	0.92	3.25	65	1.89	6.21	66	2.46	10.67	74
Written options contracts (interest rate)	0.13	1.49	40	0.84	1.69	56	0.63	1.41	58	1.65	2.18	63	0.53	2.47	51
Purchased options contracts (interest rate)	0	1.57	23	0	1.29	22	0	1.31	23	0.52	1.46	63	0	2.65	22
Interest rate swaps	7.93	23.04	37	5.79	20.27	29	8.04	20.49	40	6.02	20.83	26	5.96	28.86	24
Foreign exchange contracts	0	6.65	53	0	6.12	52	0	6.30	52	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.26	56	0	3.76	54	0	3.78	54	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						37.41	44.98	52	32.69	42.82	49	34.36	45.53	47	

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	1,359,417	1,301,280	1,611,823	1,514,371	1,127,460
Interest rate contracts	1,359,217	1,301,120	1,611,749	1,514,371	1,127,460
Foreign exchange contracts.....	200	160	74	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	40,703	198,301	154,660	283,414	310,215
Written options	20,891	139,578	106,590	248,207	66,196
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	20,891	139,578	106,590	248,207	66,196
Purchased options	0	0	0	78,554	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	78,554	0
Swaps	1,297,823	963,401	1,350,573	904,196	751,049
Held for trading.....	897,823	963,275	950,573	1,060,627	743,914
Interest rate contracts	897,823	963,275	950,573	1,060,627	743,914
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	461,594	338,005	661,250	453,744	383,546
Interest rate contracts	461,394	337,845	661,176	453,744	383,546
Foreign exchange contracts.....	200	160	74	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,395,102	1,207,496	1,550,687	1,266,164	1,061,263
One year or less	666,818	254,982	198,634	477,097	477,475
Over 1 year to 5 years	190,369	178,870	554,079	229,696	193,835
Over 5 years	537,915	773,644	797,974	559,371	389,953
Gross negative fair value (absolute value)	67,026	24,362	21,820	25,598	11,562
Gross positive fair value.....	39,306	26,227	21,970	46,369	16,183
Held for trading.....	38,615	24,095	20,437	40,940	14,982
Non-traded.....	691	2,132	1,533	5,429	1,201
Current credit exposure on risk-based capital derivative contracts	38,615	24,095	20,437	39,194	14,991
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Percent of Notional Amount														
Interest rate contracts	99.99	93.95	50	99.99	94.10	51	100	94.17	51	100	94.10	77	100	93.44	80
Foreign exchange contracts	0.01	3.10	52	0.01	3.22	51	0	3.47	51	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	2.99	9.12	49	15.24	12.59	67	9.60	11.16	61	18.71	14.05	67	27.51	13.49	78
Written options	1.54	5.29	43	10.73	7.18	73	6.61	6.28	64	16.39	8.18	80	5.87	5.91	61
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	1.54	4.93	45	10.73	6.91	73	6.61	5.96	67	16.39	7.73	81	5.87	5.10	65
Purchased options	0	4.14	20	0	3.41	19	0	3.27	20	5.19	3.42	74	0	4.42	18
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.58	21	0	3.01	20	0	2.87	21	5.19	2.86	76	0	3.35	18
Swaps	95.47	77.96	68	74.03	71.71	41	83.79	74.26	52	59.71	68.76	33	66.61	69.75	40
Held for trading	66.04	38.03	60	74.03	40.70	66	58.98	40.42	53	70.04	43.53	55	65.98	44.16	54
Interest rate contracts	66.04	31.70	68	74.03	34.66	75	58.98	34.15	59	70.04	36.62	70	65.98	37.24	66
Foreign exchange contracts	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	33.96	61.97	39	25.97	59.30	33	41.02	59.58	46	29.96	56.47	44	34.02	55.84	45
Interest rate contracts	33.94	57.96	42	25.96	56.22	35	41.02	56.71	49	29.96	53.82	44	34.02	52.22	46
Foreign exchange contracts	0.01	0.39	67	0.01	0.36	67	0	0.40	66	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	102.63	93.16	81	92.79	91.91	35	96.21	92.53	42	83.61	91.48	24	94.13	93.86	37
One year or less	49.05	37.29	64	19.59	27.90	51	12.32	27.56	41	31.50	32.05	58	42.35	32.17	66
Over 1 year to 5 years	14	22.61	34	13.75	29.78	28	34.38	27.01	60	15.17	27.06	31	17.19	30.45	37
Over 5 years	39.57	26.09	71	59.45	29.19	81	49.51	29.89	70	36.94	29.56	57	34.59	28.09	59
Gross negative fair value (absolute value)	4.93	2.48	91	1.87	1.18	75	1.35	0.98	71	1.69	1.55	63	1.03	0.83	59
Gross positive fair value	2.89	2.55	62	2.02	1.59	68	1.36	1.34	54	3.06	2.23	68	1.44	1.19	64
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.05	0.10	47	0.02	0.05	50	0.02	0.04	49	0.02	0.07	39	0.01	0.06	41
Gross positive fair value (X)	0.03	0.10	41	0.02	0.06	36	0.02	0.05	36	0.03	0.09	35	0.01	0.07	31
Held for trading (X)	0.03	0.06	65	0.02	0.05	53	0.01	0.04	53	0.03	0.07	48	0.01	0.06	44
Non-traded (X)	0	0.02	18	0	0.01	26	0	0.01	28	0	0.02	35	0	0.01	32
Current credit exposure (X)	0.03	0.06	52	0.02	0.05	42	0.01	0.04	41	0.03	0.06	37	0.01	0.05	37
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.31	0.70	52	0.22	0.59	41	0.18	0.46	39	0.36	0.85	39	0.14	0.73	37

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	132,099	167,279	167,279	100,559	96,485
Gross losses	1,251	5,900	6,683	11,640	8,391
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	2,955	3,521	4,615	6,263	2,465
Net losses	-1,704	2,379	2,068	5,377	5,926
Provision for loan and lease losses	2,115	-24,985	-33,112	64,285	10,000
Adjustments	0	0	0	7,812	0
Ending balance	135,918	139,915	132,099	167,279	100,559
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.02	0.09	28	-0.21	-0.12	26	-0.21	-0.09	19	0.46	0.51	47	0.08	0.15	34
Provision for loan and lease losses / Average loans and leases	0.03	0.16	27	-0.34	-0.21	29	-0.34	-0.16	22	0.64	0.82	39	0.11	0.24	31
Provision for loan and lease losses / Net loan and lease losses	-124.12	151.30	21	-1,050.23	-65.12	6	-1,601.16	-105.48	6	1,195.56	487.86	86	168.75	130.58	77
Allowance for loan and lease losses / Total loans and leases not held for sale	1.38	1.17	77	1.52	1.32	72	1.45	1.23	73	1.69	1.58	67	1.08	0.83	79
Allowance for loan and lease losses / Total loans and leases	1.37	1.15	76	1.51	1.30	72	1.44	1.20	73	1.65	1.55	65	1.06	0.81	79
Allowance for loan and lease losses / Net loans and leases losses (X)	38.64			44.11	17.40	89	63.88	21.39	88	31.11	11.58	89	16.97	8.03	84
Allowance for loan and lease losses / Nonaccrual assets	1,005.91	428.13	88	582.03	330.05	84	592.88	364.13	81	513.76	299.17	85	268.15	218.72	76
ALLL / 90+ days past due + nonaccrual loans and leases	894.61	320.87	94	484.79	271.93	82	578.47	287.08	85	469.70	244.34	88	252.07	151.73	82
Gross loan and lease losses / Average loans and leases	0.02	0.16	13	0.08	0.20	25	0.07	0.19	23	0.12	0.34	20	0.09	0.28	26
Recoveries / Average loans and leases	0.04	0.07	38	0.05	0.08	39	0.05	0.08	35	0.06	0.07	53	0.03	0.08	23
Net losses / Average loans and leases	-0.02	0.09	5	0.03	0.12	25	0.02	0.11	25	0.05	0.27	17	0.07	0.21	30
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	44.22	34.26	75	30.25	25.09	71	39.65	34.67	68	74.64	33.98	90	47.68	36.22	82
Earnings coverage of net loan and lease losses (X)	-103.56	36.38	15	68.17	26.30	82	103.23	39.72	80	38.45	22.91	81	32.59	24.40	75
Net Loan and Lease Losses By Type															
Real estate loans	-0.02	-0.01	30	0.05	0.02	77	0.03	0.02	71	0.02	0.04	50	0	0.01	50
Real estate loans secured by 1-4 family	-0.03	-0.02	32	0.02	-0.01	84	0.01	-0.02	78	-0.02	0.01	20	-0.01	0.01	33
Revolving	-0.04	-0.06	43	0.04	-0.07	83	0.02	-0.07	83	0.01	0.01	63	0.07	0.02	75
Closed-end	-0.02	-0.01	36	0.01	-0.01	79	0	-0.01	57	-0.04	0	13	-0.04	0	9
Commercial real estate loans	-0.01	0	20	0.06	0.04	69	0.03	0.04	64	0.03	0.07	46	0.01	0.01	57
Construction and land development	-0.03	-0.02	21	-0.01	0.01	31	-0.01	0	34	0	0	49	-0.01	-0.01	34
1-4 family	0	0	59	-0.01	0	12	-0.01	0	13	0	0	31	0	0	85
Other	-0.03	-0.01	17	0	0.01	63	0	0	64	0	0	57	-0.01	-0.01	28
Multifamily	0	0	56	0	0.01	52	0.01	0.01	80	0.01	0	88	0	0	56
Nonfarm nonresidential	-0.01	0	23	0.09	0.05	73	0.05	0.05	66	0.04	0.11	46	0.02	0.02	62
Owner-occupied	0	0	24	0.01	0.01	72	0	0.01	14	0.01	0.02	56	0	0.01	26
Other	-0.01	0.01	17	0.08	0.04	77	0.05	0.04	73	0.03	0.08	54	0.02	0.01	73
Real estate loans secured by farmland	-0.09	0	4	0.07	-0.01	93	0.05	0	91	0.22	0.02	91	-0.01	0.01	15
Commercial and industrial loans	-0.10	0.11	3	-0.05	0.19	9	-0.02	0.17	14	0.19	0.47	32	0.26	0.37	45
Loans to individuals	0.51	0.76	43		0.72		0.06	0.71	7	1.08	1.13	64	0.78	1.17	46
Credit card loans	1.94	1.94	50	0.75	2.27	18	1.24	1.84	27	2.34	2.92	33	3.20	3.11	48
Agricultural loans	-0.16	0.02	7	0.06	0.02	84	0.04	0.02	80	-1.03	0.19	1	0.47	0.08	87
Loans to foreign governments and institutions		0.05			0			0			0		0		
Other loans and leases	0	0.13	30	0	0.09	34	0	0.10	32	0	0.15	25	0	0.15	31

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		15,208		7,114		11,928		12,405		20,178					
90+ days past due loans and leases		1,681		4,822		555		3,054		2,392					
Nonaccrual loans and leases		13,512		24,039		22,281		32,560		37,501					
Total past due and nonaccrual loans and leases		30,401		35,975		34,764		48,019		60,071					
Restructured 30–89 days past due		0		0		0		205		0					
Restructured 90+ days past due		0		61		0		0		0					
Restructured nonaccrual		47		355		232		1,220		1,496					
Total restructured loans and leases		47		416		232		1,425		1,496					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale		0		0		0		0		0					
Restructured loans and leases in compliance		4,352		5,212		5,309		5,580		6,465					
Other real estate owned		340		852		852		816		814					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual		0		0		0		0		0					
Total other assets past due and nonaccrual		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases	0.15	0.33	36	0.08	0.29	12	0.13	0.32	26	0.12	0.39	16	0.21	0.43	25
90+ days past due loans and leases	0.02	0.10	41	0.05	0.09	62	0.01	0.10	31	0.03	0.12	46	0.03	0.15	39
Nonaccrual loans and leases	0.14	0.37	16	0.26	0.54	19	0.24	0.46	24	0.32	0.66	18	0.39	0.51	38
90+ days past due and nonaccrual loans and leases	0.15	0.52	14	0.31	0.68	18	0.25	0.62	19	0.35	0.85	16	0.42	0.71	27
30–89 days past due restructured	0	0.01	18	0	0.01	19	0	0.01	21	0	0.01	48	0	0.01	13
90+ days past due restructured	0	0.01	31	0	0	70	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0	0.09	8	0	0.12	9	0	0.10	7	0.01	0.13	14	0.02	0.14	18
30–89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.15	0.33	36	0.08	0.29	12	0.13	0.32	26	0.12	0.40	16	0.21	0.43	25
90+ days past due assets	0.02	0.10	39	0.05	0.09	62	0.01	0.10	29	0.03	0.12	46	0.03	0.15	38
Nonaccrual assets	0.14	0.37	16	0.26	0.55	19	0.24	0.47	24	0.32	0.67	18	0.39	0.53	38
30+ days past due and nonaccrual assets	0.31	0.89	15	0.39	1	12	0.38	0.97	16	0.47	1.29	9	0.63	1.19	20
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.09	0.33	15	0.17	0.40	19	0.14	0.36	16	0.24	0.52	22	0.32	0.44	38
90+ days past due and nonaccrual assets + other real estate owned	0.09	0.35	14	0.18	0.42	18	0.14	0.37	14	0.24	0.55	18	0.32	0.48	34
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.11	0.38	14	0.18	0.48	15	0.17	0.41	16	0.26	0.60	19	0.36	0.53	30
Allowance for loan and lease losses	13.39	55.46	9	21.56	67.85	11	21.53	62.64	10	23.41	66.66	9	44.53	115.41	12
Equity capital + allowance for loan and lease losses	1.18	3.63	14	1.67	4.12	18	1.56	3.60	18	2.14	4.97	17	2.64	4.28	30
Tier 1 capital + allowance for loan and lease losses	1.13	3.90	14	1.95	4.89	15	1.81	4.30	14	2.54	6.05	17	3.24	5.65	25
Loans and leases + other real estate owned	0.18	0.61	15	0.32	0.82	13	0.31	0.71	16	0.39	0.97	13	0.47	0.85	20

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.11	0.23	35	0.08	0.25	21	0.06	0.26	16	0.09	0.39	14	0.21	0.38	28
	90+ days past due		0.02	0.11	54	0.06	0.12	66	0.01	0.12	48	0.03	0.16	53	0.03	0.16	47
	Nonaccrual.....		0.15	0.41	22	0.29	0.60	26	0.26	0.52	29	0.38	0.76	25	0.19	0.46	24
Commercial and industrial	30–89 days past due		0.56	0.29	83	0.08	0.24	27	0.60	0.24	86	0.20	0.23	59	0.23	0.31	47
	90+ days past due		0.01	0.06	44	0	0.02	54	0	0.04	36	0.05	0.03	73	0.03	0.05	58
	Nonaccrual.....		0.07	0.47	12	0.17	0.65	17	0.17	0.57	20	0.15	0.75	13	1.63	0.83	85
Individuals	30–89 days past due		0.16	0.83	16	0.34	0.60	37	0.47	0.63	43	0.49	0.83	31	0.32	0.83	25
	90+ days past due		0	0.10	20	0	0.08	42	0	0.09	43	0	0.14	19	0	0.17	16
	Nonaccrual.....		0	0.17	24	0.02	0.17	27	0.02	0.17	32	0.02	0.28	26	0.08	0.17	45
Depository institution loans	30–89 days past due			0			0.03			0.01			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due		0.03	0.09	65	0	0.11	29	0.31	0.07	88	0.19	0.17	73	0.36	0.24	73
	90+ days past due		0	0	44	0	0	45	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0.38	0.27	72	0.38	0.51	71	0.39	0.70	73	0.68	0.49	75	0.22	0.67	58
Foreign governments	30–89 days past due			0			0			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.14			0.17			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		0	0.13	16	0	0.11	15	0	0.12	16	0.16	0.18	63	0.02	0.20	35
	90+ days past due		0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0	0.06	23	0	0.13	20	0	0.09	21	0	0.15	19	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.26	0.39	46	0.04	0.36	11	0.28	0.46	36	0.43	0.65	39	0.36	0.67	26
	90+ days past due	0.09	0.22	70	0.06	0.25	59	0.04	0.24	57	0.14	0.33	68	0.08	0.31	57
	Nonaccrual	0.28	0.58	34	0.42	0.76	34	0.38	0.71	32	0.50	0.89	32	0.40	0.73	31
Revolving	30–89 days past due	0.32	0.31	55	0.09	0.33	22	0.20	0.28	44	0.13	0.48	19	0.19	0.45	22
	90+ days past due	0.01	0.02	73	0.01	0.03	67	0.02	0.02	76	0.03	0.03	74	0.06	0.05	72
	Nonaccrual	0.35	0.86	38	0.43	1.05	38	0.41	1.18	39	0.58	1.13	40	0.38	1	29
Closed-end	30–89 days past due	0.22	0.41	42	0.02	0.36	9	0.33	0.49	46	0.59	0.65	56	0.45	0.70	39
	90+ days past due	0.13	0.25	73	0.10	0.27	67	0.05	0.26	60	0.21	0.38	76	0.09	0.35	58
Junior lien	30–89 days past due	0.25	0.57	33	0.41	0.71	33	0.37	0.67	35	0.45	0.87	31	0.41	0.70	34
	Nonaccrual	0.03	0.01	90	0.01	0.01	77	0.04	0.01	89	0.02	0.02	65	0.01	0.02	42
	90+ days past due	0	0	38	0	0	86	0.02	0	94	0.06	0	98	0.01	0	85
	Nonaccrual	0.08	0.02	89	0.13	0.04	90	0.14	0.03	93	0.11	0.04	85	0.09	0.04	81
Commercial real estate	30–89 days past due	0.07	0.13	43	0.09	0.16	48	0.02	0.15	17	0.01	0.26	11	0.15	0.18	52
	90+ days past due	0	0.01	29	0.07	0.01	91	0	0.01	28	0	0.02	23	0.01	0.03	56
	Nonaccrual	0.12	0.29	33	0.26	0.48	38	0.24	0.38	44	0.35	0.62	38	0.14	0.23	38
Construction and development	30–89 days past due	0.09	0.19	59	0.36	0.15	83	0.02	0.17	44	0.03	0.28	32	0.37	0.28	71
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	35	0.03	0.02	74
	Nonaccrual	0.02	0.14	48	0.03	0.31	38	0.04	0.20	43	0.07	0.41	41	0.15	0.20	65
1–4 family	30–89 days past due	0	0.02	30	0	0.03	31	0.01	0.02	68	0.03	0.03	67	0.26	0.06	89
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0.03	0	89
	Nonaccrual	0	0.01	32	0	0.02	31	0	0.01	32	0.03	0.03	71	0.12	0.02	90
Other	30–89 days past due	0.09	0.13	67	0.36	0.10	87	0	0.13	46	0	0.22	13	0.11	0.20	59
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0.02	0.12	56	0.03	0.25	45	0.04	0.16	55	0.05	0.35	43	0.04	0.17	42
Multifamily	30–89 days past due	0	0.04	28	0.06	0.09	67	0	0.07	27	0	0.09	22	0.05	0.08	65
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.06	26	0	0.13	21	0	0.17	21	0	0.11	20	0.01	0.05	47
Nonfarm non-residential	30–89 days past due	0.08	0.10	54	0	0.12	12	0.02	0.13	26	0.01	0.23	16	0.09	0.14	42
	90+ days past due	0	0.01	33	0.10	0.01	92	0	0.01	31	0	0.02	26	0.01	0.03	57
	Nonaccrual	0.17	0.36	34	0.37	0.58	46	0.34	0.45	51	0.50	0.80	44	0.15	0.28	35
Owner Occupied	30–89 days past due	0.07	0.04	72	0	0.04	10	0.02	0.04	40	0.01	0.07	24	0.02	0.07	26
	90+ days past due	0	0	36	0	0	35	0	0	37	0	0	33	0.01	0.01	68
	Nonaccrual	0.07	0.12	44	0.18	0.20	51	0.16	0.17	51	0.27	0.27	52	0.11	0.16	45
Other	30–89 days past due	0	0.05	31	0	0.07	24	0	0.08	30	0	0.14	11	0.07	0.07	62
	90+ days past due	0	0	39	0.10	0.01	93	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.10	0.21	45	0.19	0.31	47	0.18	0.23	55	0.23	0.44	43	0.05	0.10	43
Farmland	30–89 days past due	0	0.09	32	0	0.13	30	0	0.10	31	0.02	0.11	62	0.77	0.23	86
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0.04	0.51	52	0.32	1.06	50	0.32	0.69	58	0.39	1.13	49	0.14	0.84	45
Credit card	30–89 days past due	0.41	1.22	13	0.37	0.79	21	0.64	0.81	30	0.34	0.95	22	0.55	1.19	17
	90+ days past due	0	0.50	14	0	0.40	16	0	0.45	14	0	0.63	13	0	0.78	12
	Nonaccrual	0	0.13	35	0	0.08	36	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,291,741	1,297,145	1,299,381	1,349,879	1,373,940										
Retained earnings	499,727	374,182	408,614	274,094	186,838										
Accumulated other comprehensive income (AOCI)	-369,190	14,939	184	69,069	33,256										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,422,278	1,686,266	1,708,179	1,693,042	1,594,034										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	395,830	406,834	402,801	395,737	421,070										
Accumulated other comprehensive income-related adjustments	-378,227	2,325	-11,725	50,467	16,425										
Other deductions from common equity tier 1 capital	9,037	12,614	11,909	18,602	16,831										
Subtotal:	1,395,638	1,264,493	1,305,194	1,228,236	1,139,708										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,395,638	1,264,493	1,305,194	1,228,236	1,139,708										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	86,500	143,500	135,500	143,500	143,500										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	86,500	143,500	135,500	143,500	143,500										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	86,500	143,500	135,500	143,500	143,500										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	100,000	100,000	100,000	100,000	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	134,157	127,465	123,249	136,651	103,275										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	234,157	227,465	223,249	236,651	103,275										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	234,157	227,465	223,249	236,651	103,275										
Exited advanced approach tier 2 capital															
Total capital	1,716,295	1,635,458	1,663,943	1,608,387	1,386,483										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	16,761,976	16,420,029	16,855,076	14,829,014	12,407,516										
Less: Deductions from common equity tier 1 capital	395,830	406,834	402,801	395,737	421,070										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	16,366,146	16,013,195	16,452,275	14,433,277	11,986,446										
Total risk-weighted assets	12,388,897	11,119,157	11,307,907	10,918,399	10,719,328										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	11.27	11.77	47	11.37	12.59	32	11.54	12.37	39	11.25	12.35	35	10.63	12.11	28
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	11.96	12.48	47	12.66	13.31	45	12.74	13.11	50	12.56	13.08	49	11.97	12.78	40
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	13.85	14.27	49	14.71	15.21	48	14.71	14.91	56	14.73	15.23	49	12.93	14.36	28
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	9.06	9.22	47	8.79	9.07	45	8.76	8.98	50	9.50	9.13	66	10.71	9.76	76
Supplementary leverage ratio, advanced approaches HCs		6.74		6.90			6.71			8.72			7.41		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0	0	
Total property and casualty assets	0	0	0	0	0	0	
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0	0	
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0	0	
Total insurance underwriting equity	0	0	0	0	0	0	
Total property and casualty equity	0	0	0	0	0	0	
Total life and health equity	0	0	0	0	0	0	
Total insurance underwriting net income	0	0	0	0	0	0	
Total property and casualty	0	0	0	0	0	0	
Total life and health	0	0	0	0	0	0	
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0	0	
Unearned premiums (P/C)	0	0	0	0	0	0	
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0	0	
Separate account liabilities (L/H)	0	0	0	0	0	0	
Insurance activities revenue	0	0	0	0	0	0	
Other insurance activities income	0	0	0	0	0	0	
Insurance and reinsurance underwriting income	0	0	0	0	0	0	
Premiums	0	0	0	0	0	0	
Credit related insurance underwriting	0	0	0	0	0	0	
Other insurance underwriting	0	0	0	0	0	0	
Insurance benefits, losses, expenses	0	0	0	0	0	0	
Net assets of insurance underwriting subsidiaries	0	0	0	0	0	0	
Life insurance assets	295,443	192,950	244,156	191,830	192,088	53.12	82.77

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			51.47		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			48.53		
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			7.26		
Insurance activities revenue / Adjusted operating income	0	0.36	12	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11
Premium income / Insurance activities revenue	2.54			2.90			2.76			2.84			7.32		
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			34.91		
Other premium income / Total premium income	67.17			68.86			67.01			61.77			65.09		
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			19.86		
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62			5.13		
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			233.61		
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	18.26	12.02	74	12.47	11.72	51	15.52	12	61	12.46	11.03	53	13.88	11.51	58
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	9,947	9,931	9,935	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	9,947	9,931	9,935	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	150,491	126,216	151,307	3,289	2,508
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets.....	160,438	136,147	161,242	3,289	2,508
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits.....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0
Analysis Ratios					
Yield: Foreign loans	0	0.84	33	0	1.25
Cost: Interest-bearing deposits.....	0.52		0.12	0.42	1.19
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	0.26		0.18	5.18	27.03
Commercial and industrial loans	0.13		0.86	0.64	0.29
Foreign governments and institutions	0.05		0	0	0
Growth Rates					
Net loans and leases.....	0.16	20.31	44	-2.40	22.48
Total selected assets.....	17.84	21.10	64	4,078.85	3.36
Deposits		-2.72		10.74	0.73

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		76,005	73,680	99,782	87,724	119,233	3.16	89.47
Dividends		75,973	73,601	99,685	87,612	119,135	3.22	89.59
Interest		32	79	97	112	98	-59.49	-25.58
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		55	78	103	136	198	-29.49	-47.62
Dividends		55	78	103	136	198	-29.49	-47.62
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		76,060	73,758	99,885	87,860	119,431	3.12	89.11
Securities gains (losses)		0	0	0	0	0		
Other operating income		49	175	201	62	33	-72.00	
Total operating income		76,109	73,933	100,086	87,922	119,464	2.94	99.47
Operating Expenses								
Personnel expenses		0	0	0	0	0		
Interest expense		5,866	4,021	5,363	2,674	0	45.88	
Other expenses		4,912	5,253	10,808	8,060	10,619	-6.49	-18.88
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		10,778	9,274	16,171	10,734	10,619	16.22	78.00
Income (loss) before taxes		65,331	64,659	83,860	77,188	108,845	1.04	103.52
Applicable income taxes (credit)		-2,554	-2,158	-4,374	-2,339	-2,299		
Extraordinary items								
Income before undistributed income of subsidiaries		67,885	66,817	88,234	79,527	111,144	1.60	98.19
Equity in undistributed income of subsidiaries		73,113	84,304	112,814	36,401	35,134	-13.27	82.45
Bank subsidiaries		73,113	84,304	112,814	36,401	35,134	-13.27	82.45
Nonbank subsidiaries		0	0	0	0	0		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		140,998	151,121	201,048	115,928	146,278	-6.70	89.71
Memoranda								
Bank net income		149,086	157,905	212,499	124,013	154,269	-5.59	86.02
Nonbank net income		55	78	103	136	198	-29.49	-47.62
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	1,511,446	94.84	1,787,303	93.96	1,801,763	93.86	1,751,141	1,709,124	-15.43	11.17	
Common and preferred stock	1,511,446	94.84	1,787,303	93.96	1,801,763	93.86	1,751,141	1,691,907	-15.43	12.28	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	17,217		-100.00	
Investment in nonbank subsidiaries	2,678	0.17	4,444	0.23	4,196	0.22	4,444	4,444	-39.74	-36.42	
Common and preferred stock	2,678	0.17	4,444	0.23	4,196	0.22	4,444	4,444	-39.74	-36.42	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	68,719	4.31	103,791	5.46	106,329	5.54	131,594	54,257	-33.79	-0.56	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0	0		
Other assets	10,848	0.68	6,576	0.35	7,414	0.39	2,852	2,254	64.96	294.19	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	1,593,691	100.00	1,902,114	100.00	1,919,702	100.00	1,890,031	1,770,079	-16.21	11.01	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	98,849	6.20	98,472	5.18	98,564	5.13	98,201	0	0.38		
Other liabilities	12,342	0.77	11,670	0.61	9,460	0.49	8,592	56,741	5.76	8.86	
Balance due to subsidiaries and related institutions	73,841	4.63	124,853	6.56	121,351	6.32	116,974	119,304	-40.86	-24.09	
Total liabilities	185,032	11.61	234,995	12.35	229,375	11.95	223,767	176,045	-21.26	70.35	
Equity Capital	1,408,659	88.39	1,667,119	87.65	1,690,327	88.05	1,666,264	1,594,034	-15.50	6.15	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0	0		
Common stock	343	0.02	343	0.02	343	0.02	351	357	0.00	3.94	
Common surplus	1,291,398	81.03	1,296,802	68.18	1,299,038	67.67	1,349,528	1,373,583	-0.42	6.27	
Retained earnings	486,108	30.50	355,035	18.67	390,762	20.36	247,316	186,838	36.92	336.34	
Accumulated other comprehensive income	-369,190	-23.17	14,939	0.79	184	0.01	69,069	33,256			
Other equity capital components	0	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	1,593,691	100.00	1,902,114	100.00	1,919,702	100.00	1,890,031	1,770,079	-16.21	11.01	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	73,841	4.63	124,853	6.56	119,815	6.24	116,974	119,304	-40.86	-24.09	
Notes payable to subsidiaries that issued TPS	86,500	5.43	143,500	7.54	135,500	7.06	143,500	143,500	-39.72	-36.40	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	12.03	11.02	64	12.18	12.52	52	12.12	11.94	56	7.14	7.29	46	9.50	9.68	47
Bank net income / Average equity investment in banks	12.08	11.60	61	11.96	12.35	55	12.01	11.80	59	7.25	7.45	42	9.68	10.51	49
Nonbank net income / Average equity investment in nonbanks	2.40	9.71	32	2.34	13.18	32	2.34	13.12	31	3.06	9.75	42	4.65	7.89	49
Subsidiary HCs net income / Average equity investment in sub HCs		8.41			11.04			10.11			7.01			8.55	
Bank net income / Parent net income	105.74	98.76	69	104.49	96.45	75	105.70	96.79	77	106.97	88.16	69	105.46	82.22	69
Nonbank net income / Parent net income	0.04	2.50	38	0.05	3.22	37	0.05	3.40	37	0.12	3.59	37	0.14	5.93	33
Subsidiary holding companies' net income / Parent net income		85.68			66.57			65.35			68.34				74
Leverage															
Total liabilities / Equity capital	13.14	18.39	45	14.10	16.51	55	13.57	16.81	53	13.43	20.06	49	11.04	20.43	50
Total debt / Equity capital	7.02	12.61	45	5.91	11.37	43	5.83	11.71	43	5.89	14.41	40	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital	13.16	14.76	54	14.51	13.41	64	13.85	13.63	61	14.51	16.67	59	9	16.36	48
Total debt + Loans guaranteed for affiliate / Equity capital	7.02	12.68	45	5.91	11.46	42	5.83	11.77	42	5.89	14.68	39	0	14.56	13
Total debt / Equity capital – excess over fair value	7.02	12.75	45	5.91	11.47	43	5.83	11.81	43	5.89	14.52	40	0	14.51	13
Long-term debt / Equity capital	7.02	11.91	46	5.91	10.65	43	5.83	10.95	43	5.89	13.56	40	0	13.04	13
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	57.24	39.59	63	44.09	40.69	46	45.13	39.86	50	37.03	34.67	51	0	28.44	13
Double Leverage															
Equity investment in subs / Equity capital	107.49	104.01	70	107.48	103.15	77	106.84	103.22	75	105.36	102.81	68	106.42	103.22	71
Total investment in subs / Equity capital	107.49	109.29	60	107.48	108.29	66	106.84	108.40	61	105.36	110.16	53	107.50	111.07	61
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.56	0.39	65	0.62	0.27	76	0.58	0.29	73	0.77	0.47	66	0.70	0.36	69
Equity investment in subs – equity cap / Net income-div (X)	0.83	1.15	50	0.87	0.85	62	0.81	1.05	55	1.25	1.82	48	1.94	1.22	78
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	139.40	130.36	61	144.45	152.56	56	141.60	152.85	53	164.20	136.59	71	116.95	177.68	29
Cash from ops + noncash items + op expense / Op expense + dividend	152.65	118.32	66	167.92	155.61	64	157.89	154.48	59	112	147.24	37	207.44	190.27	63
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	64.45	105.80	22	47.38	94.59	20	69.11	98.54	25	173.79	134.08	76	124.33	116.34	62
Pretax operating income + interest expense / Interest expense	1,213.72	1,565.66	54	1,708.03	1,645.53	62	1,663.68	1,835.33	62	2,986.61	2,016.32	83		1,968.54	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	948.90	1,454.22	49	1,078.79	1,896.20	44	1,055.13	1,770.77	43	1,171.46	1,539.23	61	1,755.69	1,632.83	65
Dividends + interest from subsidiaries / Interest expense + dividends	147.64	150.57	57	155.53	174.48	54	158.64	174.12	57	187.30	150.43	72	127.74	210.80	27
Fees + other income from subsidiaries / Salary + other expenses	0	10.18	35	0	12.03	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)		26.99			40.79			47.61			35.64				57.11
Other Ratios															
Net assets that reprice within 1 year / Total assets	4.21	3.60	62	5.40	3.29	72	5.51	3.44	67	2.99	3.85	51	-0.47	2.64	19
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.30			0.60			0.17			0.10			0.04	
Nonaccrual		0.65			1.04			0.92			1.03			0.54	
Total		0.95			1.64			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.77	16	0	1.76	15	0	1.76	16	0	2.66	14	0	5.62	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	67.25	70.90	50	64.96	69.90	50	65.28	66.37	52	55.62	81.10	35	84.12	57.84	76
Dividends declared / Net income	32.38	31.93	50	28.72	27.22	54	28.65	28.27	51	38.16	42.29	45	63.92	33.08	93
Net income – dividends / Average equity.....	8.14	7.51	62	8.68	9.25	50	8.65	8.62	58	4.41	4.14	51	3.43	6.46	15
Percent of Dividends Paid															
Dividends from bank subsidiaries	166.42	133.26	67	169.58	160.45	63	173.06	155.92	65	198.06	132.17	71	127.42	178.13	38
Dividends from nonbank subsidiaries	0.12	2.76	62	0.18	6.19	56	0.18	4.90	56	0.31	3.41	62	0.21	7.53	47
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	166.54	183.35	59	169.76	213.42	55	173.24	203.53	56	198.37	174.85	66	127.64	260.40	25
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	50.96	43.79	58	46.61	43.30	50	46.91	45.96	48	70.65	60.28	60	77.23	66.55	61
Interest income from bank subsidiaries.....	0.02	0.21	63	0.05	0.11	72	0.05	0.11	71	0.09	0.36	62	0.06	0.54	57
Management and service fees from bank subsidiaries	0	0.95	38	0	0.87	38	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	50.98	52.71	57	46.66	48.70	48	46.96	51.33	45	70.74	62.88	56	77.29	69.36	56
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	100	47.96	75	100	66.90	69	100	62.63	72	100	56.39	72	100	82.95	65
Interest income from nonbank subsidiaries.....	0	3.25	35	0	2.38	31	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries	0	0.51	41	0	0.66	39	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.12	46	0	0.11	44	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	100	64.26	68	100	94.31	65	100	87.22	66	100	79.84	64	100	150.41	51
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51			61.23	
Interest income from subsidiary holding companies		15.40			5.06			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.82	67.73	77	99.55	72.55	77	99.60	74.16	79	99.65	69.76	81	99.72	67.32	86
Interest income from bank subsidiaries.....	0.04	0.98	56	0.11	0.27	70	0.10	0.23	67	0.13	0.63	59	0.08	0.80	53
Management and service fees from bank subsidiaries	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	99.86	81.70	68	99.66	82.68	71	99.70	83.13	69	99.77	82.20	74	99.81	78.80	81
Dividends from nonbank subsidiaries	0.07	2.90	56	0.11	3.56	54	0.10	3.07	55	0.15	1.95	60	0.17	2.65	52
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0.07	4.41	48	0.11	5.69	46	0.10	4.67	46	0.15	4.70	48	0.17	7.29	38
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	74.70	27.96	83	126.79	28.03	94	121.56	26.38	94	119.12	27.08	92		28.33	